

IN THE UNITED STATES BANKRUPTCY COURT  
DISTRICT OF PUERTO RICO

IN RE: **LUIS ANGEL FLORES LARA**  
SSN xxx-xx-9399  
**KARLA MARIE ESTEVEZ APONTE**  
SSN xxx-xx-9163

Debtor(s)

CASE NO: **22-00764-ESL**

**Chapter 13**

**STANDING CHAPTER 13 TRUSTEE §341 MEETING MINUTES AND REPORT ON CONFIRMATION**

Petition Filing Date: **03/21/2022**

First Meeting Date: **04/27/2022 at 9:00AM**

Days From Petition Date: **38**

341 Meeting Date: **04/27/2022 at 9:00AM**

910 Days Before Petition: **09/23/2019**

Confirmation Hearing Date: **05/25/2022 at 10:30AM**

Chapter 13 Plan Date: **03/21/2022**  Amended

Plan Base: **\$42,000.00** Plan Docket #4

This is Debtor(s) \_\_\_\_\_ Bankruptcy petition.

This is the \_\_\_\_\_ scheduled meeting.

Payment(s)  Received or  Evidence shown at meeting:

Total Paid In: **\$700.00**

Check/MO# \_\_\_\_\_

Date: \_\_\_\_\_ Amount: \$ \_\_\_\_\_

\*APPEREANCES:  Telephone  Video Conference

Debtor:  Present  Absent  ID & Soc. OK

Joint Debtor:  Present  Absent  ID & Soc. OK

Examined  Not Examined under Oath

Examined  Not Examined under Oath

Attorney for Debtor(s):  Not Present  Present

Name of Attorney Present (Other than Attorney of Record): \_\_\_\_\_

Pro-se

Creditor(s) Present  None

GONZALEZ - BPPR

**\*ATTORNEY FEES AS PER R 2016(b) STATEMENT:**

Attorney of Record: **ROBERTO ARISTIDES FIGUEROA COLON\***

Total Agreed: **\$4,000.00** Paid Pre-Petition: **\$213.00** Outstanding (Through the Plan): **\$3,787.00**

**\*TRUSTEE'S REPORT ON CONFIRMATION & STATUS OF §341 MEETING**

Debtor's/s' Commitment Period:  Under Median Income 36 months  Above Median Income 60 months §1325(b)(1)(B)

Projected Disposable Income: \$

The Trustee cannot determine debtor's/s' commitment period at this time.

Liquidation Value: \$ \_\_\_\_\_ Estimated Priority Debt: \$ \_\_\_\_\_

**If the estate were liquidated under Chapter 7, nonpriority unsecured claims would be paid approximately \$0.00**

The Trustee:  NOT OBJECTS  OBJECTS Plan Confirmation Gen. Uns. Approx. Dist.: \_\_\_ %

§341 Meeting  CONTINUED  NOT HELD  CLOSED

HELD OPEN FOR \_\_\_ DAYS until \_\_\_\_\_ pursuant to 1308. After this date the meeting is deemed CLOSED.

§341 Meeting Rescheduled for: JUNE 28, 2022 AT 2:40 PM VIA GOOGLE MEET.

Comments: REASON: DEBTOR'S COUNSEL IS TENDING TO A PERSONAL MATTER AND CANNOT BE PRESENT.

**[1325(a)(1)] Failure to comply with her/his/their duties.[11 U.S.C.704(a)(4) and 1302(b)(1)]**

Debtor has failed to provide all the information needed for the Trustee to adequately comply with his duties (DSO claimant contact information, bank account information, employer postal address, etc.) This information is collected through an electronic form identified as "Debtor Certification." Debtors may access the Debtor's Certification Form in the Trustee's web site or through the following link: <https://www.ch13-pr.com/debtors/debtor-certification>. This form must be filled before confirmation of the plan.

Debtors have failed to submit evidence of PAN income.

Debtors have failed to submit pay stubs pertaining to the months of Sept 2021 to Feb 2022. The Trustee cannot verify adequately Means Test data without evidence of income. Debtor's commitment period cannot be determined at this time. Trustee to verify income (Schedule I and MT) once this evidence is submitted.

Debtors have failed to submit evidence to sustain the value given to the property described as Villas de Castro R11-7 Calle 13, Caguas. Also failed to submit evidence to sustain the value given to the cars described in Schedule A/B as 2018 Toyota Corolla and 2017 Toyota Highlander.

Debtors have failed to submit a copy of the insurance quote for the vehicles being paid in full through the plan to Popular Auto and Oriental Bank. The sufficiency of the plan could be compromised by the payment of this insurance.

**[1325(a)(9)] Tax Requirements – Debtor(s) fails to comply with Tax Return filing requirement of [1308].**

Debtor has failed to submit evidence of the compliance with the filing of the (local) tax returns pertaining to the year(s) 2018-2021.

- Section 4.6 of the plan: Debtor failed to include complete information regarding the payment of insurance (insurance cover beginning date and/or estimated amount to be paid by the Trustee).

**\*OTHER COMMENTS / OBJECTIONS**

NONE.

Pending objections

Objection to Confirmation of Plan dated March 21, 2022 (docket no. 4) filed by Popular Auto dkt#14

/s/ Jose R. Carrion, Esq.

Meeting Date: Apr 27, 2022

Trustee

/s/ Nannette Godreau, Esq., Presiding Officer

